Certificate Number: 12433-PAW-DE-033856165

Bankruptcy Case Number: 18-24276



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 20, 2019</u>, at <u>11:06</u> o'clock <u>AM EST</u>, <u>Denise Warnick</u> completed a course on personal financial management given <u>by internet</u> by <u>Solid Start Financial Education Services</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Western District of Pennsylvania</u>.

Date: December 20, 2019 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor